



PATENT  
Customer No. 22,852  
Attorney Docket No. 05997.0035-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: )  
Michael G. Bradley et al. ) Group Art Unit: 4143  
Application No.: 10/700,045 ) Examiner: Robinson, Kito R  
Filed: November 4, 2003 )  
For: SYSTEMS AND METHODS FOR ) Confirmation No.: 3125  
DETERMINING THE LIKELIHOOD )  
THAT A LOAN CLOSES )

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**REPLY TO OFFICE ACTION**

In reply to the Office Action mailed December 20, 2007, the period for response to which having been extended through June 20, 2008 by the attached Petition for Extension of Time, please amend the above-identified application as follows:

**Amendments to the Specification** begin on page 2.

**Amendments to the Claims** begin on page 3.

**Remarks** follow the amendment sections.

**Attachments** include two sheets of Replacement Drawings (Figs. 7 and 11), an Information Disclosure Statement, a PTO Form SB/08, and copies of the references listed on the SB/08.